Basic Guidelines and Procedures

**IMPORTANT!**

- You must ALWAYS wear your NRS ID badge and carry your valid driver’s license.
- Know how to properly set an appointment and how to handle a refused inspection.
- Always make a concerted attempt to access the property, but respect the owner’s privacy.
- Be convinced a property is “Tenant Occupied” to avoid policy cancellation.
- Be careful to note fire protection to avoid policy cancellation.
- Always get a photograph of the pool. If the pool can’t be seen and no photograph can be provided then there must be an explanation documented in the comments section of the observation form.
- Be sure to review the client and special instructions listed at the bottom of the request cover page.
- Do not take photos in 16 x 9 widescreen format. Use only 4 x 3 (full screen) format.
- Do not take straight-on front and rear photos. Be sure to photograph at an angle from the corners of the dwelling.
- Do not include a time/date stamp on your photos.
- Review your digital photos before leaving the property. Remember: Bad or missing photos usually require a return trip to the property.

Photograph all pools and dogs. Photograph all outbuildings individually, as well as hazards for condition issues.

**Hours Permitted to Work**

Inspections may be done from Monday to Saturday between the hours of 8:00 AM to 6:00 PM (daylight permitting for clear photographs). No inspections are to be conducted on Sunday or on Holidays or outside the hours listed unless the insured specifically requests you to do so.

**Appearance and Required Procedures**
IMPORTANT!

Failure to comply with the following may result in due cause for termination of contract. The following are NRS and carrier RULES, not guidelines.

- Your appearance should be dressy casual, clean and presentable. Remember, you directly represent NRS in the field as a company.
- You must ALWAYS wear your NRS ID badge. It must be clearly visible to the insured and any observer at all times during the inspection.
- You must ALWAYS carry your valid driver’s license on your person to verify your identity if needed.
- When approached, explain your presence to curious neighbors and offer them your NRS business card.
- The exterior and interior of your vehicle should be kept clean and organized.
- NEVER park in the insured’s driveway unless there is no other place to reasonably park. NEVER block the insured’s egress from the property. NRS recommends parking on the side of the street whenever possible.
- Children, pets and any other unauthorized/non-NRS personnel may not be brought to an inspection.
- ALWAYS knock on the insured’s primary entrance door and introduce yourself before proceeding with the inspection.
- You may present the inspection request form(s) to the insured if they request. However, do NOT present the request form(s) to anyone other than the insured directly. Information on these forms is only privy to the insured and authorized agents such as NRS.
- When no one is home, proceed with the exterior inspection and leave an NRS door hanger on the front door. NEVER ENTER AN INSURED’S HOME FOR A REQUIRED, EXTERIOR ONLY INSPECTION! (These are mandatory NRS policies.)
- NEVER ask to use the insured’s bathroom. Always plan ahead and use the restroom facilities at convenience stores, gas stations or restaurants while on the road.
- Always be cordial and polite to the insured, neighbors, agents, etc. as a representative of NRS.

Your Badge and Door Hangers

Please be advised that as an NRS inspector you must always have your badge visible and readily available for the insured to view when at a risk to complete an inspection. If you require a new badge, please contact Jim Russell at jrussell@natrisk.com or (800) 779-6663 x 251.
All NRS inspectors are required to have NRS door hangers at all times. Even if you are at a location doing an exterior only inspection, please leave an NRS door hanger on the front door of the risk you are inspecting, even if the insured is not home.

When you begin to run low on door hangers, you can order more by e-mailing your request to supplies@natrisk.com.

**What to Do Before You Inspect**

**Finding/Mapping Locations**

Find the location and map it out using software such as MapPoint 2009, Microsoft Streets & Trips or Delorme xMap; or by using online mapping tools such as Live Search Maps, MapQuest or Google Maps. (See page Error! Bookmark not defined. for step-by-step instructions on using Microsoft Streets & Trips to map out your inventory.)

You must always make reasonable attempts to locate the property to be inspected. If you cannot locate it follow these steps:

- Check the County Property Assessor website for possible matches based on the address or last name. Access to county records can be found on: http://www.netronline.com. Go to the “Public Records” section.
- When the address cannot be mapped correctly, contact the insured or the agent for directions. Follow appointment procedures when making these phone calls.
- If you successfully mapped the address, but then could not locate the dwelling, or if there was a problem with the signs or street after driving out to the location, follow appointment procedures to contact the insured and/or the agent for directions.
- If contact with the insured or agent could not be made in order to get assistance, close out the case as “Unable to Locate”.
- If the address cannot be confirmed at the location by address plate, mailbox number, etc., only the insured, agent or other responsible party (such as property management or maintenance) can confirm the correct address and location.

**Study the Route**

This is a big time saver. Two locations that are close together do not mean they should be done in sequence. Knowing how to get in and out of a subdivision, the busy traffic areas, as well as the cul-de-sacs can save you time.
Understand the Request

Be sure to read the ‘Services Requested’ and the ‘Special Instructions’ on each ticket order so you will know what items you will need to complete when you are in the field. Depending on the type of Field Survey each case may be different so be sure you have the correct form(s) attached in order to gather the correct Field Survey information.

Cross reference the ‘Services Requested’ with the specific photo requirements listed for each type of order in the laminate field reference guide sent to you with the new hire packet.

It is imperative that you obtain the necessary information to answer every question on the form. Having a copy of the correct Field Survey form with you will expedite this process. The forms were designed to answer the questions asked by underwriters. No matter how unnecessary you may deem a question, you must answer it according to your observations and document it appropriately. Also, be sure you obtained all the necessary information about the property or you may be required to make a second, unpaid

Depending on the type of inspection you were asked to complete, BE SURE you have the correct form(s) attached in order to gather the correct inspection information. It is imperative that you obtain the necessary information to answer every question on the form. Having a copy of the correct inspection form with you will expedite this process. The forms were designed to answer the questions asked by underwriters. No matter how unnecessary you may deem a question, you must answer it according to your observations and document it appropriately. Also, be sure you obtained all the necessary information about the property or you may be required to make a second, unpaid trip to the property.

Appointment Setting Procedures and Documentation

High Value inspections and those needing interior surveys will require the inspector to call the insured and schedule an appointment. Please adhere to the following steps when doing so:

- Call the insured within 48 hours of receiving the request to schedule an appointment in a timely manner.
- If the insured’s phone number is incorrect or missing and not listed in the phone book/online, first attempt to locate current data online, using such websites as www.switchboard.com and www.whitepages.com. Only if you cannot obtain current and correct data in this way should you call the agent for assistance.
- A minimum of three (3) attempts with the insured and one (1) attempt with the agent are required during the first 10 business days that you have the request. These attempts must be documented accordingly. They must NOT be made on consecutive days, nor at the same time of day. To keep records, the Progress Report regarding the case should be updated on the
NRS website per each attempt. The Progress Report is set to accept separate notes for three (3) attempts.

- When you are unsuccessful in making an appointment to complete a supplement (HEP, Interior, WBS, etc.) complete the exterior inspection (OVS or DOS) anyway and attach the closeout form to explain why the supplement was not done. ALWAYS READ CLIENT SPECIAL INSTRUCTIONS REGARDING THESE ISSUES – CARRIERS MAY CHANGE POLICY REQUIREMENTS FROM TIME TO TIME.

- When you are unsuccessful in making an appointment to complete a full High Value report, DO NOT complete any other survey. Complete the closeout form only.

- Appointment-driven interior inspections must be done with either the insured or representative of the insured present at the time of the inspection. An inspector should NEVER ENTER A HOME UNACCOMPANIED. This protects both you and the insured.

- Document in the comments section of the appointment form the name of the person(s) with whom you scheduled the appointment and met for the inspection.

- Only call your Regional Territory Manager (RTM) for assistance when you have an issue that falls outside these guidelines.

The following is a guideline script to help you speak effectively with the insured when setting an appointment:

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“Hello. May I please speak with Mr./Mrs. __________ (name of insured). My name is __________ with National Risk Services, Inc. and I am calling on behalf of your insurance agent __________. (If the name of the agent is not provided, advise that you are calling on behalf of the insurance carrier and give the name.)

__________ (name of agent or carrier) has requested that we perform an inspection of your home which will require access to the interior and exterior of the dwelling. I would like to schedule an appointment with you, PRIOR TO __________ (NRS inspection due date), in order to provide them with the inspection information by their required deadline.

OK. You have requested that I arrive on __________ (weekday), __________ (date) at __________ (time) AM/PM. Perfect, I have you on my schedule and will see you then.

Should anything happen in the meantime where you need to reschedule, I can be reached at _________ (your telephone number) to do so. Thank you and I will see you then. Goodbye.”
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Special Circumstances

Unable to Access Property

Obstructed Access to Entire Property / Gated Access

If the property is located in a gated community then follow NRS appointment setting procedures to contact the insured for access to the property.

If unable to contact the insured or agent, close out as “Unable to Access Property”.

If access to property is impeded due to seasonal weather conditions, contact your RTM for instructions on closing out the case.

If the property is located in a rural type of area and is surrounded by a large perimeter fence then do NOT attempt to climb over the fence or let yourself in. Follow NRS appointment procedures to contact the insured for access to the property.

Gated/Fenced Back Yards

NRS inspectors are authorized via the insured’s insurance contract (policy) to be on the property to carry out the inspection. Sometimes, though, the insurance agents may not clearly explain this fact to the insured when signing the policy. The insurance company, our client, may or may not tell the insured that an inspector will be coming out to the property soon. They may not want to warn the insured as to hide trampolines or put away dogs or to hurry a quick fix on existing damage, etc.

In many cases the front yard of the property will be easily accessible but the back yard will be surrounded by some type of fence. There are several types of fences that may be encountered: chain-link, wooden, metal and wire fencing (includes barb-wire).

Chain link, metal and some wire fences will usually have a clearly visible gate with some type of latch. If the gate is locked then the inspector is NOT to attempt to enter the rear yard. Do NOT climb or hop over the fence. If the gate is simply latched but not locked then the inspector MAY enter the rear yard in some circumstances. The advantage of these types of fences is that they allow for clear visibility into the rear. If it is clearly visible that there are no dogs or pets or any other potential hazards to the inspector in the back yard then the inspector may open the gate and enter the yard to complete the inspection. If there are signs indicating the presence of dogs or animals in the rear, or signs indicating the presence of guns or weapons on the property, do NOT enter the yard. Instead, take photo(s) of the sign(s).

Four to five foot high wooden fences can usually be seen over to some extent to view the back yard. As far as looking into the rear for any sign of dogs, animals, hazards, etc. listen as well for any signs of people or animals. If the gate is found and it is locked then do NOT attempt to climb over the fence. If the gate is latched but not locked then the inspector MAY enter the yard as long as he/she is comfortable that there are no animals and proceed with the inspection. If there
are signs indicating the presence of dogs or animals in the rear or signs indicating the presence of guns or weapons on the property then do **NOT** enter the yard.

High wooden privacy fences or high chain-link fences that have been enclosed (usually with plastic strips) present a special problem for inspectors. Since the inspector cannot view any of the yard area at all it is difficult to determine if there are people, dogs or animals, etc. in the rear. It may be difficult to hear animals in the rear as well if the fence is over 6 feet high. If a gate is found and is locked then do **NOT** attempt to climb the fence. If a gate is found and is latched but not locked then it is permissible for the inspector to enter the yard at his/her own discretion. The best technique would be to open the gate just enough to look around into the yard for hazards first. If there are signs indicating the presence of dogs or animals in the rear or signs indicating the presence of guns or weapons on the property then do **NOT** enter the yard.

When entering the rear yard be sure to latch the gate behind you. If there is an animal, like a house cat, that you did not see in the yard then we do not want to leave the gate open for it to get out.

If the rear yard cannot be entered because it is locked or because the inspector does not feel that it would be safe or prudent to enter then take a photograph of the fence. Also try to get the best photograph of the rear if that is possible. **If that is not possible, obtain a front/right and a front/left photo.** Chain-link, metal, some wire and shorter wooden fences may still allow for a clear view of the rear depending on the shape of the dwelling and how the fence is positioned. Inspectors should do their best to get a rear photograph and to get photographs of hazards, such as pools and trampolines, damages and concerns in the rear as best as they can for the client to accurately underwrite the policy. If a sketch is required for the property then estimate the dimensions as best as possible. Be sure to comment in the report that the dimensions where estimated and why.

**When Only a Minor is Home**

If a person under the age of 18 years answers the door, and is home alone without any adult on the premises then leave the property and do not proceed with the inspection. Follow NRS appointment procedures to try to gain access to the property when an adult is present.

**Refused Inspection**

If the insured refuses an inspection either on the telephone or at the location, the case should be considered immediately “refused by the insured”. Politely attempt to verify and document the insured’s name, thank them for their time and hang up the phone or leave the property immediately. Follow this procedure even if you have begun the inspection and the insured asks you to stop before you have finished.

If the insured informs you that they have cancelled the policy, this is also considered a refusal.

Always review the client special instructions on the request cover page for any carrier-defined requirements for a refused inspection. Some carriers may require a call to the agent if the inspection is refused.
Follow normal closeout procedures, documenting the inspection as “Refused”. It is very important that you also document the date and time of the refusal.

**Dogs on Property**

If a dog is inside the home we should not be asking the insured to bring the dog to the door for a photo. During the interview our current standard is to ask the insured the dog's breed, disposition and bite history.

Dogs observed outside or anywhere on the exterior of the property should still be photographed and also provide the predominant breed of the dog in the free form narrative field survey comments.

If you do not have an interview and hear a dog barking inside the house, be sure to include this in your survey comments and check the appropriate box on the OVS forms.

Understanding how to determine an aggressive dog: To be listed as aggressive the dog should be jumping against the fence, lunging, growling, or in some way appearing to be trying to attack the field surveyor. A dog that is only barking should not be listed as aggressive.